

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jason R Kuntz  
Windy A Kuntz  
Debtors

Case No. 14-04883-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180WJ1

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db/jdb  
4607443 +Jason R Kuntz, Windy A Kuntz, 712 Erford Road, Camp Hill, PA 17011-1125  
4561015 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4561016 +Bradford Exchange Online, 9333 N. Milwaukee Ave, Niles, IL 60714-1392  
4561022 Bur Acct Mgm, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875, Camp Hill, PA 17001-8875  
4561024 +Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943  
+CACH, LLC, c/o Allen Smith Law Firm, 1276 Veteran's hwy, Suite E-1,  
Bristol, PA 19007-2597  
4561027 +Cbe Group, 131 Tower Park Dri, Waterloo, IA 50701-9589  
4561028 Computer Credit Inc., Claim Dept 082515, P.O. Box 5238, Winston Salem, NC 27113-5238  
4561031 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624  
4561032 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
4602922 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
4561039 +Holy Spirit Hospital, 503 North 21st Street, Camp Hill, PA 17011-2288  
4561043 +Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133  
4561048 Patient First, P.O. Box 758941, Baltimore, MD 21275-8941  
4561050 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426  
4978167 Sprint Corp Correspondence, Attn Bankruptcy Dept, PO Box 7949,  
Overland Park KS 66207-0949  
4561051 State Collection Service Inc., P.O. Box 6250, Madison, WI 53716-0250  
4561054 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,  
Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4612716 +EDI: CINGMIDLAND.COM Jun 03 2020 23:08:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921,  
908-532-1957 kml426@att.com 07921-2693  
4561012 +EDI: RMCB.COM Jun 03 2020 23:08:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832  
4561013 +EDI: BANKAMER.COM Jun 03 2020 23:08:00 Bank of America, Attn: Unit/CA6-919-02-41,  
Po Box 5170, Simi Valley, CA 93062-5170  
4804549 EDI: BANKAMER.COM Jun 03 2020 23:08:00 Bank of America, N.A., P.O. Box 31785,  
Tampa FL 33631-3785  
4561014 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Jun 03 2020 19:12:36 Berks Credit & Coll,  
900 Corporate Dr, Reading, PA 19605-3340  
4564346 E-mail/PDF: resurgentbknofications@resurgent.com Jun 03 2020 19:19:12 CACH, LLC,  
PO Box 10587, Greenville, SC 29603-0587  
4561023 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 03 2020 19:19:02  
Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor,  
Denver, CO 80237-3485  
4561025 +EDI: CAPITALONE.COM Jun 03 2020 23:08:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
4561030 +E-mail/Text: ebnnotifications@creditacceptance.com Jun 03 2020 19:12:21 Credit Acceptance,  
Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331  
4590823 EDI: JEFFERSONCAP.COM Jun 03 2020 23:08:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-  
4561041 +E-mail/Text: bankruptcy@affglo.com Jun 03 2020 19:12:29 Leading Edge Recovery Solutions,  
5440 N. Cumberland Ave, Suite 300, Chicago, IL 60656-1486  
4561042 +EDI: MID8.COM Jun 03 2020 23:08:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
4561044 +E-mail/Text: Bankruptcies@nragroup.com Jun 03 2020 19:12:36 National Recovery Agen,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4561046 +E-mail/Text: egssupportservices@alorica.com Jun 03 2020 19:12:30 Osi Collect,  
507 Prudential Rd., Horsham, PA 19044-2308  
4613317 EDI: PRA.COM Jun 03 2020 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4571011 EDI: Q3G.COM Jun 03 2020 23:08:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,  
PO Box 788, Kirkland, WA 98083-0788  
4561049 +E-mail/Text: colleen.atkinson@rmscollect.com Jun 03 2020 19:12:35 Receivable Management,  
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826  
4622497 EDI: ECMC.COM Jun 03 2020 23:08:00 US Dept of Education, PO Box 16448,  
St. Paul, MN 55116-0448  
4561053 EDI: URSI.COM Jun 03 2020 23:08:00 United Recovery Systems, P.O. Box 722929,  
Houston, TX 77272-2929

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* +US Department of Education, PO Box 16448, St. Paul, MN 55116-0448  
4561017\* Bur Acct Mgm, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875, Camp Hill, PA 17001-8875  
4561018\* Bur Acct Mgm, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875, Camp Hill, PA 17001-8875  
4561019\* Bur Acct Mgm, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875, Camp Hill, PA 17001-8875  
4561020\* Bur Acct Mgm, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875, Camp Hill, PA 17001-8875  
4561021\* Bur Acct Mgm, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875, Camp Hill, PA 17001-8875

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

4561026\* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,  
Salt Lake City, UT 84130-0285

4561029\* Computer Credit Inc., Claim Dept 082515, P.O. Box 5238, Winston Salem, NC 27113-5238

4561033\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

4561034\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

4561035\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

4561036\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

4561037\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

4561038\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

4561040\* +Holy Spirit Hospital, 503 North 21st Street, Camp Hill, PA 17011-2288

4561045\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

4561047\* +Osi Collect, 507 Prudential Rd., Horsham, PA 19044-2308

4561052\* State Collection Service Inc., P.O. Box 6250, Madison, WI 53716-0250

4973888 ##+Drayer Physical Therapy Institute, PO Box 30, Reedsville, PA 17084-0030

TOTALS: 0, \* 19, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com

Stephen Wade Parker on behalf of Debtor 2 Windy A Kuntz Mooneybkecf@gmail.com, R61895@notify.bestcase.com

Stephen Wade Parker on behalf of Debtor 1 Jason R Kuntz Mooneybkecf@gmail.com, R61895@notify.bestcase.com

Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Jason R Kuntz</u>	Social Security number or ITIN	xxx-xx-8845
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Windy A Kuntz</u>	Social Security number or ITIN	xxx-xx-6274
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:14-bk-04883-HWV			

**Order of Discharge**

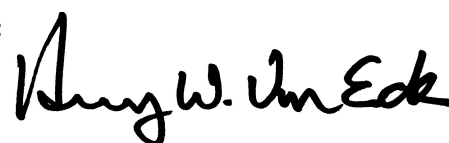
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason R Kuntz

6/3/20

By the court:



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**